

Is insurance necessary for a traveller?

- 1 Agencies provide you with different insurances: you can get a life insurance and accident insurance, car insurance and boat insurance, homeowners insurance and travel insurance, and lots of other kinds of insurance policies. Why do people buy insurance policies? For example, why do they buy travel insurance when they go abroad?
- 2 This is what Adam Brown, the owner of the insurance agency "Safe Travel" says: "When we travel, we can face some unexpected risks. First of all, we can get ill or can have an accident while travelling. The risk is rather high, especially in exotic countries. There are exotic diseases, and snakes and mosquitoes inhabit the most beautiful islands. So, if you become ill or injured, your travel insurance will provide financial support. That is, the agency will pay for your treatment."
- 3 Then your luggage can be lost while travelling, and, unfortunately, this happens a lot. Can you

imagine your life in a foreign city without even the most essential clothes and personal things? If your luggage is lost or damaged, your travel insurance will financially cover at least some percentage of the property that has been lost. With that money you can buy everything necessary and your holiday won't be ruined.

- 4 And last but not least, your luggage or money can be stolen. It's not a very good idea to wait till the police find it. It can take too much time. The agency will pay for the damage done and, then, let the police do their job while you are enjoying your holiday."
- 5 Adam Brown has been in insurance business for more than fifteen years, and the number of his clients is growing. It's growing, he thinks, because when people are on holiday, they want rest and relaxation, and travel insurance helps them relax and enjoy their trip even if something goes wrong.

- 1 Find out which paragraph contains the following information.

Write letters a) - f) in the correct box. There is one extra letter you don't need to use.

- a) the way insurance policy can help when luggage is lost
- b) different kinds of insurance policies
- c) medical care provided by an insurance agency
- d) insurance policy for the damage caused by fire and flood
- e) Adam Brown's success in the insurance business
- f) the way insurance policy can help when luggage is stolen.

Passage	1	2	3	4	5
Letter					

5 Use the verbs in the appropriate forms, active or passive.

1 — What gate number do we need? — I don't know. Our flight (25) _____ yet.	NOT ANNOUNCE
2 — Has he collected his luggage yet? — No, because he hasn't got any. He never (26) _____ with huge suitcases. Usually all the things he needs (27) _____ in his rucksack. Very smart, isn't it?	TRAVEL PACK
3 OK, we'll arrange your visa, reserve the hotel, and buy the plane tickets. After that all the documents (28) _____ to you by our courier.	DELIVER
4 I didn't know what to do. My luggage (29) _____ and I didn't know anybody in the city. I headed to the nearby hotel to find out whether they (30) _____ a vacant room.	LOSE HAVE